

**WHAT IS CLAIMED IS:**

- 1                    1. A method of performing a card transaction, the method  
 2 comprising:  
 3                    accessing a web server using a transaction device, wherein the web  
 4 server includes commands for processing the transaction; and  
 5                    entering a transaction card into a card reader of the transaction device  
 6 in order to enter transaction information associated with the card into the web server.
- 1                    2. The method of claim 1 wherein accessing a web server comprises  
 2 accessing a web page of the web server, and wherein the web page includes  
 3 commands for processing the transaction.
- 1                    3. The method of claim 1 further comprising entering additional  
 2 transaction information into the web server.
- 1                    4. The method of claim 3 wherein entering additional transaction  
 2 information includes entering additional transaction information using a touch-  
 3 sensitive screen of the transaction device.
- 1                    5. The method of claim 3 wherein entering additional transaction  
 2 information includes entering additional transaction information using a keypad of  
 3 the transaction device.
- 1                    6. The method of claim 1 further comprising displaying information  
 2 on a display device of the transaction device.
- 1                    7. The method of claim 6 wherein displaying information includes  
 2 displaying an advertisement downloaded from the Internet.
- 1                    8. The method of claim 6 wherein displaying information includes  
 2 displaying an electronic coupon downloaded from the Internet.

1 9. The method of claim 1 further comprising obtaining authorization  
2 for the transaction through the web server.

1 10. The method of claim 1 further comprising updating the  
2 commands of the web server.

1 <sup>sub</sup><sub>a2</sub> } 11. A method of performing a card transaction, the method  
2 comprising:  
3 accessing a web server using a point of service terminal having a web  
4 browser and a card reader, wherein the web server includes commands for obtaining  
5 authorization of the transaction;  
6 entering a transaction card into the card reader in order to enter an  
7 account number associated with the card into the web server;  
8 responding to prompts generated by the web server using the terminal;  
9 and  
10 obtaining authorization for the transaction through the web server.

1 12. A point of service terminal for performing a card transaction, the  
2 terminal comprising:  
3 a central processing unit having a web browser for accessing a web  
4 server on the Internet; and  
5 a card reader in communication with the central processing unit for  
6 receiving a transaction card and entering transaction information associated with the  
7 card into the web server.

1 13. The point of service terminal of claim 12 further comprising a  
2 data entry device in communication with the central processing unit for entering  
3 additional transaction information into the web server.

1 14. The point of service terminal of claim 13 wherein the data entry  
2 device is a keypad.

1                    15. The point of service terminal of claim 12 further comprising a  
2    display device in communication with the central processing unit for displaying  
3    information downloaded from the Internet.

1                    16. The point of service terminal of claim 15 wherein the display  
2    device comprises a touch-sensitive screen.

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